

EXHIBIT B

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Attorneys for Defendant GMAC

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK**

GRACE ADAMS, JOHN CROCKETT,
HUMZA AL-HAFEEZ, RONALD L.
KERKSTRA, MATTHEW CRUISE,
BARBARA CRUISE, CATHRYN
LAFAYETTE, PATRICIA CRENSHAW,
MARILYN JUDAH, GREGORY L.
LAMBERT, EMMA BRATHWAITE,
CAROLE LINE KOUMBA, COSMAS
MARTIAL MEDOUOVONO, MYRON
BANKS, CARLA BANKS, MUSLIM
MUHAMMAD, MARY MUHAMMAD,
CLARENCE MATTHEWS, CARLOTTA
ANEIRO,
Plaintiffs,

vs.

U.S. BANK, N.A., SPRINGLEAF
FINANCIAL SERVICE/AIG (formerly
Wilmington Finance, a division of AIG),
ALLY, GMAC, POPULAR BANK,
COUNTRYWIDE HOME LOANS, BANK
OF AMERICA, N.A., WELLS FARGO,
N.A., FEDERAL NATIONAL
MORTGAGE ASSOCIATION (FNMA;
OTCQB) (MERS), MORTGAGE
ELECTRONIC REGISTRATION
SYSTEMS, INC., CITIMORTGAGE, J.P.

MORGAN CHASE BANK, N.A., J.P.
MORGAN CHASE BANK, REAL TIME
RESOLUTIONS, INC., OPTION ONE
MORTGAGE CORPORATION,
Case Numbers: 12-cv-4640 and
12-cv-4646

**NOTICE OF BANKRUPTCY AND
SUGGESTION OF AUTOMATIC
STAY**

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**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

In re:

RESIDENTIAL CAPITAL, LLC, *et al.*,
Debtors.

Chapter 11

Case No. 12-12020 (MG)

Jointly Administered

3. As a result of the Bankruptcy Filing, on the Petition Date, the protections of the automatic stay codified in section 362(a) of the Bankruptcy Code arose with regard to the Debtors. Section 362(a), among other things, operates as an automatic stay of: (i) "the commencement or continuation, including the issuance or employment of process, of a judicial, administrative, or other action or proceeding" against the Chapter 11 Debtors (11 U.S.C. § 362(a)(1)); (ii) acts to "obtain possession of property" of the Debtors' Chapter 11 estates (11 U.S.C. § 362(a)(3)); and (iii) acts to "collect, assess, or recover a claim" against the Debtors arising prior to the Petition Date (11 U.S.C. § 362(a)(6)).

4. On July 13, 2012, the Bankruptcy Court entered a final supplemental order granting, among other things, the Debtors' motion for limited relief from the automatic stay to permit non-Debtor parties in foreclosure and eviction proceedings, borrower bankruptcy cases and title disputes to continue to assert and prosecute certain defenses, claims and counter-claims (the "Final Supplemental Order"). Paragraphs 14, 15, 16 and 17 of the Final Supplemental Order identify the categories of defenses, claims and counter-claims for which the automatic stay has been modified (the "Permitted Claims"). A copy of the Final Supplemental Order is annexed hereto as **Exhibit A**.

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5. To the extent that the defenses, claims and counter-claims do not constitute Permitted Claims, they remain subject to the automatic stay and the continued prosecution of these claims is prohibited.

6. Pursuant to paragraph 23 of the Final Supplemental Order, any dispute regarding the extent, application and/or effect of the automatic stay under the Final Supplemental Order, must be heard and determined in the United States Bankruptcy Court for the Southern District of New York, jointly administered under Case No. 12-12020, in accordance with the Case Management Order entered in the Debtors' case [Docket No. 141] and such other and further orders as may be entered by the United States Bankruptcy Court for the Southern District of New

York.

7. This notice has been sent, with a cover letter, to each *Pro Se* Plaintiff.

Dated: November 20, 2012

New York, New York

REED SMITH LLP

By: /s/ Chrystal Puleo

Chrystal A. Puleo

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Attorneys for Defendant GMAC

TO: Grace Adams

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1 A copy of the Case Management Order may be obtained at no charge at <http://www.kccllc.net/rescap>.

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CERTIFICATE OF SERVICE

I hereby certify that, on November 20, 2012, I caused the foregoing Notice of Bankruptcy and Suggestion of Automatic Stay to be electronically filed with the Clerk of Court *via* the ECF system, which will send notification of such to all attorneys of record.

Respectfully submitted,

/s/ Chrystal A. Puleo _____

Chrystal A. Puleo

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CERTIFICATE OF CERTIFICATE

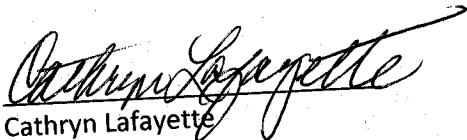
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Attorneys for Defendant GMAC
**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK**

**UNITED STATES BANKRUPTCY
SOUTHERN DISTRICT OF NEW YORK**

CATHRYN LAFAYETTE, ET ALL
Plaintiffs,

vs.

ALLY, GMAC, OCWEN, ET ALL
ELECTRONICALLY SERVED



Cathryn Lafayette
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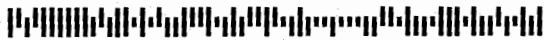
GMAC Mortgage

Exhibit A

Notice of Servicing Transfer and Welcome to Ocwen Loan Servicing, LLC

February 6, 2013

12/27/12 10:00 3 0008309 20130206 IB27N104 GOODBYE 2 OZ DOM IB27N10000 150647 LT



CATHRYN LAFAYETTE
440 MILTON DRIVE
COVINGTON GA 30016-8587



Your Loan Account Details as of 02/04/2013

Account Number:
[REDACTED]

Property Address:
440 MILTON DRIVE
COVINGTON GA 30016

Transfer Date:
02/16/2013

Principal Balance:
\$177,853.10

Escrow Balance:
-\$13,974.30

Loan Rate:
7.000%

Next Payment Due:
3/1/2009

Payment Amount:
Please refer to your
mortgage account statement

Ocwen Loan Servicing, LLC Customer Care Contact Information

➤ Phone:
800-766-4622
Personal assistance:
6:00 a.m. - 10:00 p.m. CT M-F
and 8:00 a.m. - 2:00 p.m. Sat
24-hour automated service
Email:
ocwen@mortgagebanksite.com
Web:
ocwen.mortgagebanksite.com
Mail:
PO Box 780
Waterloo, IA 50704-0780

02-1x85-7300(1/13)

Dear CATHRYN LAFAYETTE,

The servicing of your mortgage loan, that is, the right to collect payments from you, is transferring from your current servicer, GMAC Mortgage ("GMACM") to your new servicer, Ocwen Loan Servicing, LLC ("Ocwen") effective February 16, 2013.

Rest assured this transfer of servicing does not affect any term or condition of the mortgage documents, other than those directly related to the servicing of your loan. There will be no change to your account number or payment address; only to the name of the company to which you make your payment. All mailing addresses and phone numbers you previously used to contact GMACM will remain the same but, as of February 16, 2013, they will be maintained by Ocwen. You will continue to be served in a knowledgeable and professional manner, just as you have in the past.

GMACM will stop accepting payments on February 15, 2013. Ocwen will begin to accept payments on February 16, 2013. Send all payments due on or after that date to Ocwen. A temporary coupon is provided below for your convenience. Any account notices prepared prior to February 16, 2013 will reflect GMACM; all notices prepared on or after February 16, 2013 will reflect Ocwen. In addition any payments received by GMACM after February 15, 2013 will automatically be processed by Ocwen.

If you are currently using GMACM's automatic payment service, this program will continue with no lapse in service. If you previously made your payment through GMACMortgage.com, on or after February 16, 2013 you can go to ocwen.mortgagebanksite.com and use your same login ID and password for account access. If you use a third party payment service, please request they update their records to have payments made payable to Ocwen Loan Servicing, LLC effective February 16, 2013.

Because GMACM is the subject of a bankruptcy proceeding, federal law requires either GMACM or Ocwen to send you this notice not more than 30 days after the effective date of the transfer of the servicing of your loan. In this case, all necessary information is combined in this one notice. Please review the reverse side of this letter for legal disclosures, notices and state requirements. It's our goal to make this transfer as seamless as possible.

We appreciate the opportunity to serve your home loan needs. If you have questions relating to the transfer of servicing please contact our Transfer Hotline at 1-888-926-3479 weekdays from 8:00 AM to 7:00 PM, Central Time. If you have questions about the general servicing of your loan please call GMACM Customer Care at 800-766-4622, 6:00 a.m. - 10:00 p.m. CT M-F and 8:00 a.m. - 2:00 p.m. Sat.

Sincerely,

Charles R. Hoecker
Sr. Vice President, Customer Care
GMAC Mortgage

Sincerely,

William C. Erbey
President and Chief Executive Officer
Ocwen Loan Servicing, LLC

Enclosure(s)

Mortgage Payment Coupon

Account Number:
[REDACTED]

Due Date:
3/1/2009

Mortgage Payment:
See above

Please assist us in applying your payment.	
Full Payments	\$.....
ADDITIONAL Principal	\$.....
ADDITIONAL Escrow	\$.....
Late Charge	\$.....
Other Fees (specify)	\$.....
Total Amount Enclosed	\$.....



Ocwen Loan Servicing, LLC

OCWEN
PO BOX 9001719
LOUISVILLE, KY 40290-1719



CATHRYN LAFAYETTE